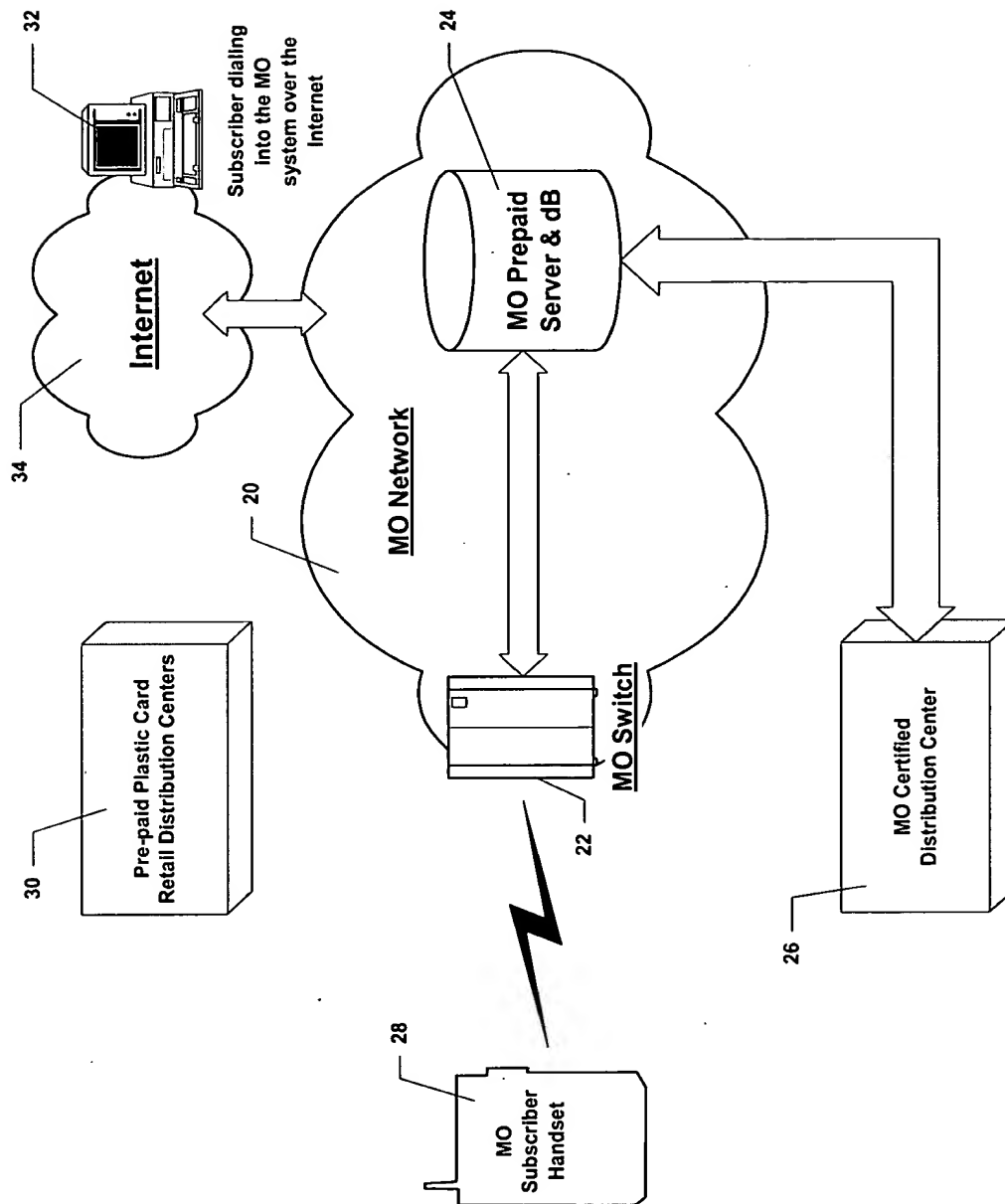


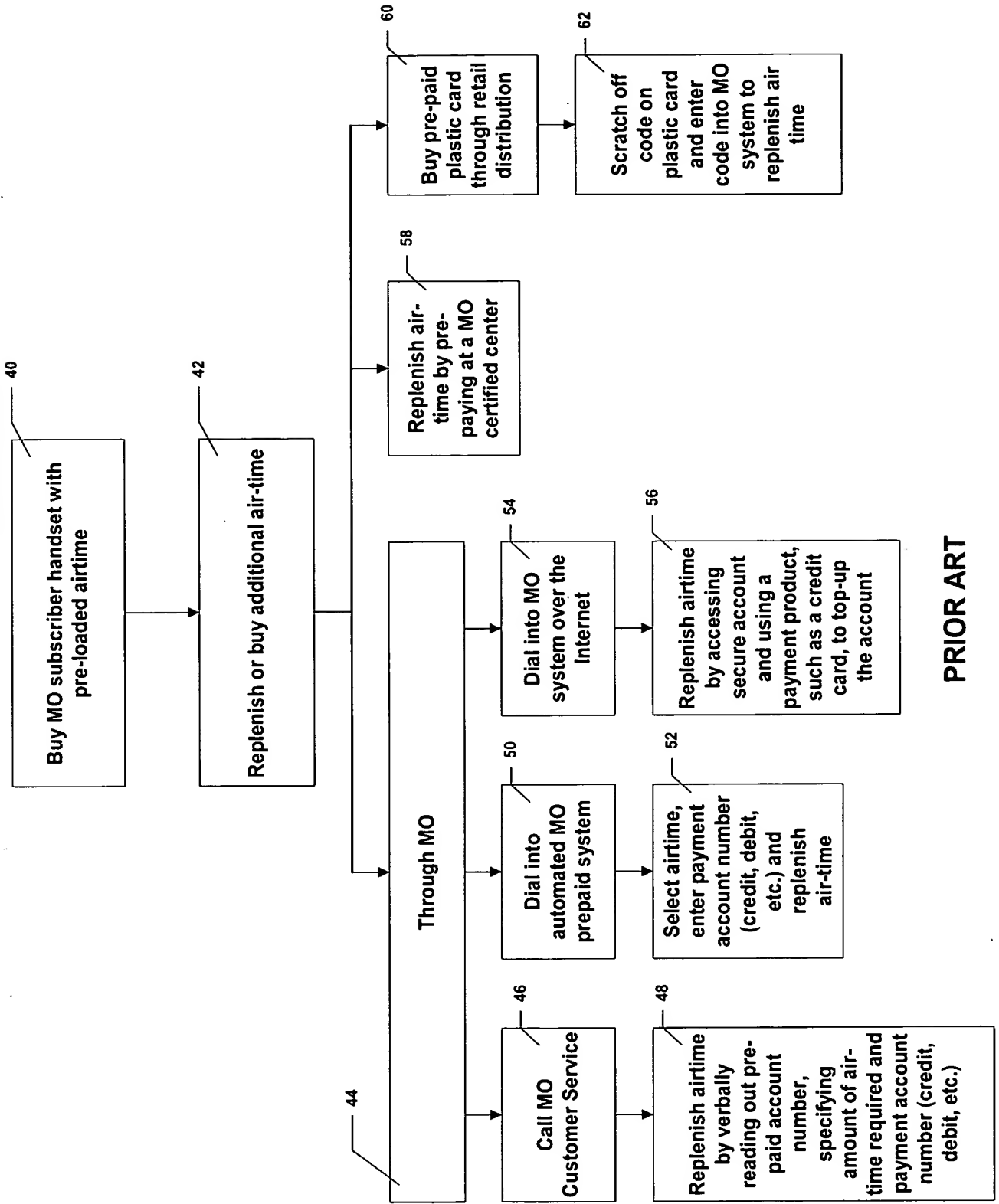
Existing Pre-Paid Distribution System



PRIOR ART

Figure 1

Existing Pre-Paid Distribution Flow



PRIOR ART

Figure 2

Electronic Pre-paid Distribution System

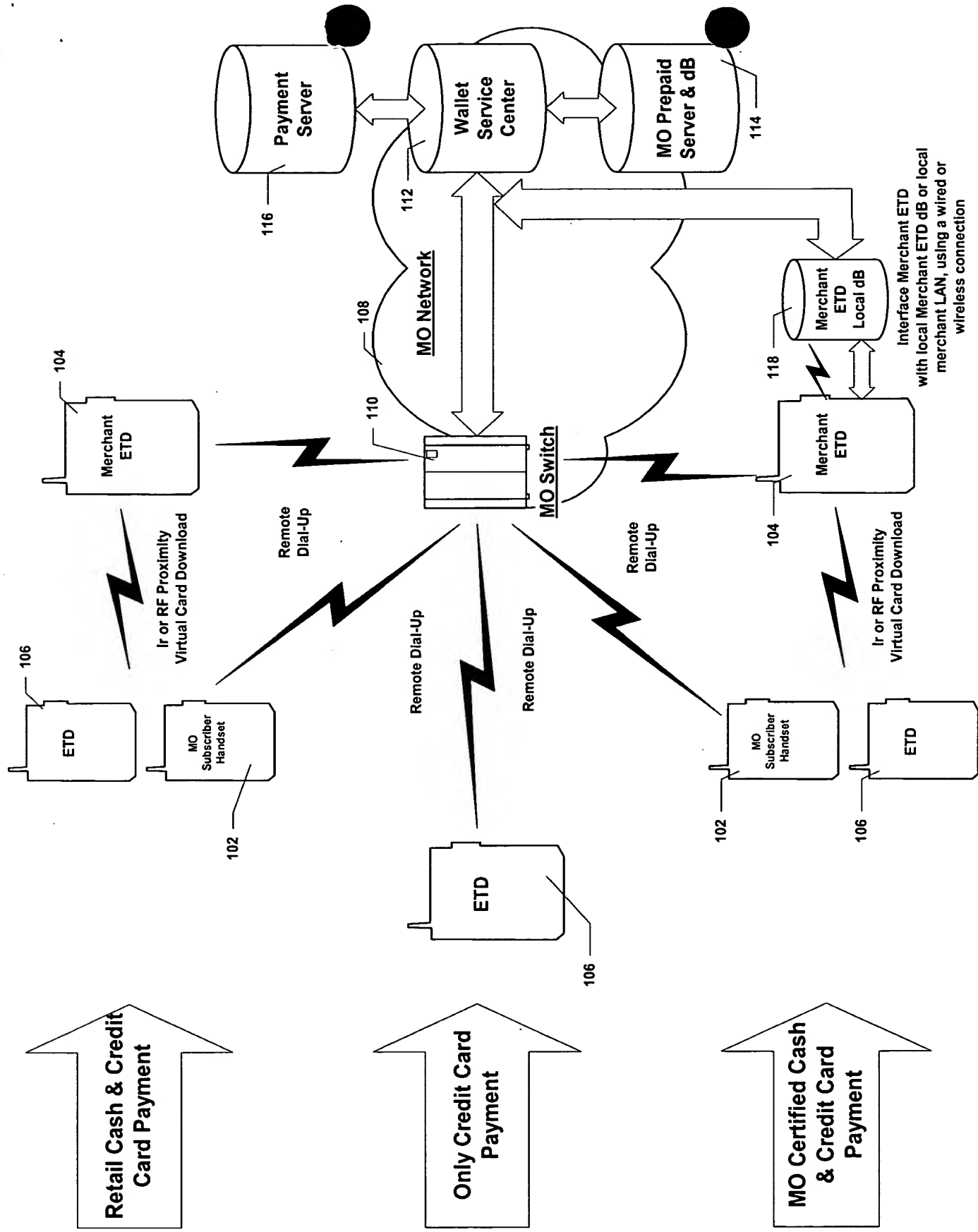


Figure 3

Retail & MO Certified
Cash & Credit Card Payment

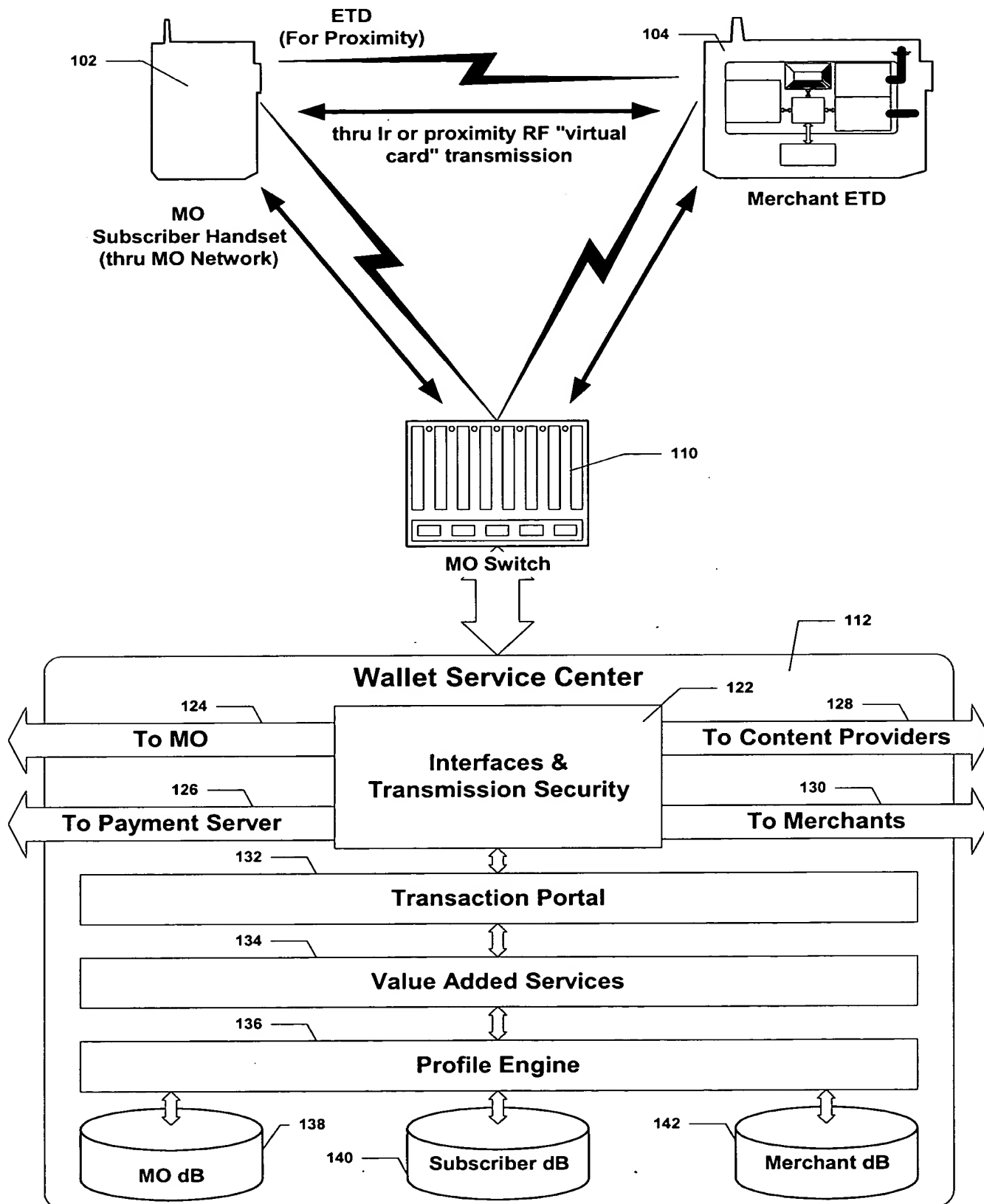


Figure 4

Retail & MO Certified
Cash & Credit Card Payment
Through MO Network

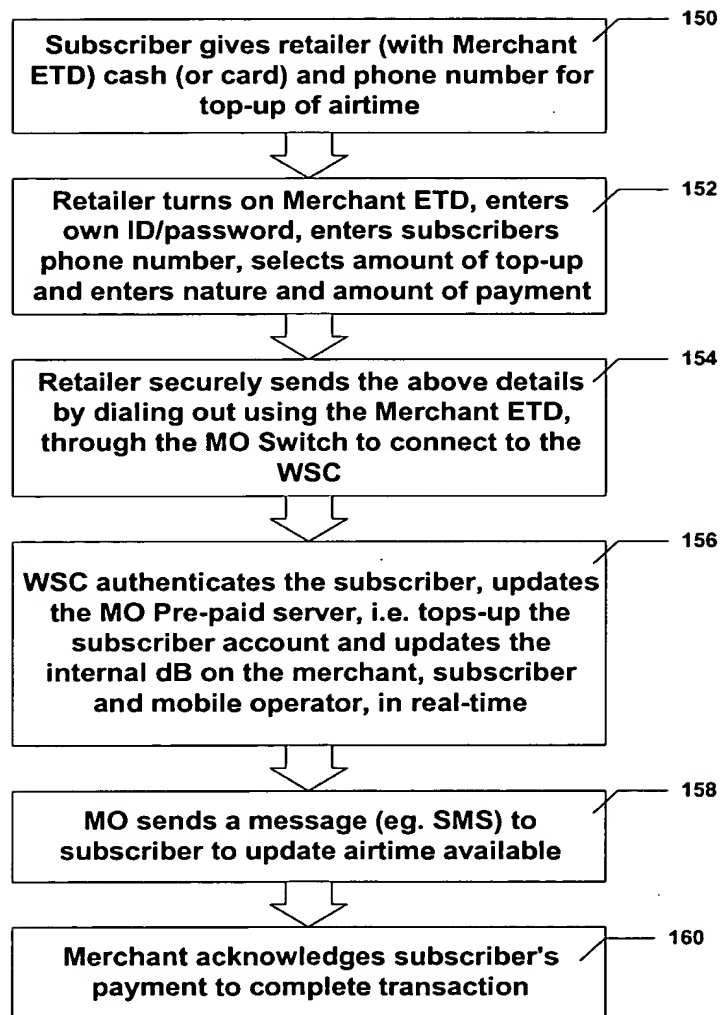


Figure 5

Retail & MO Certified
Cash & Credit Card Payment
Through Proximity

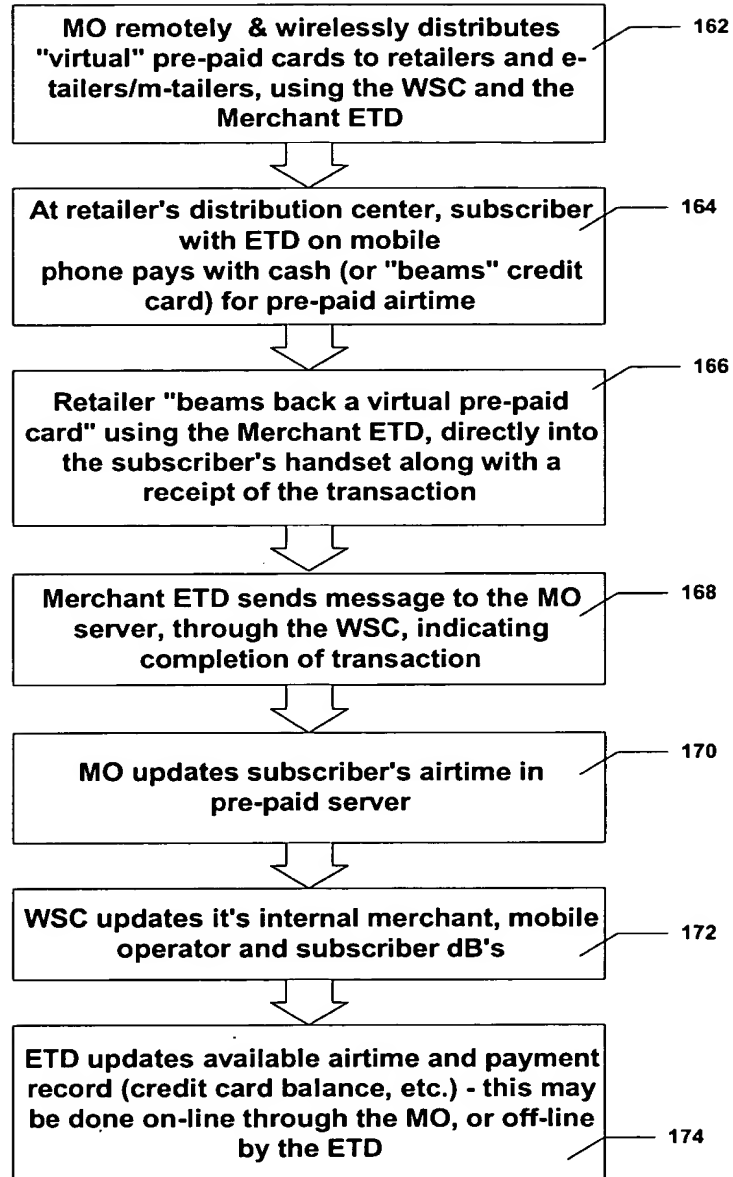


Figure 6

Only Credit Card Payment

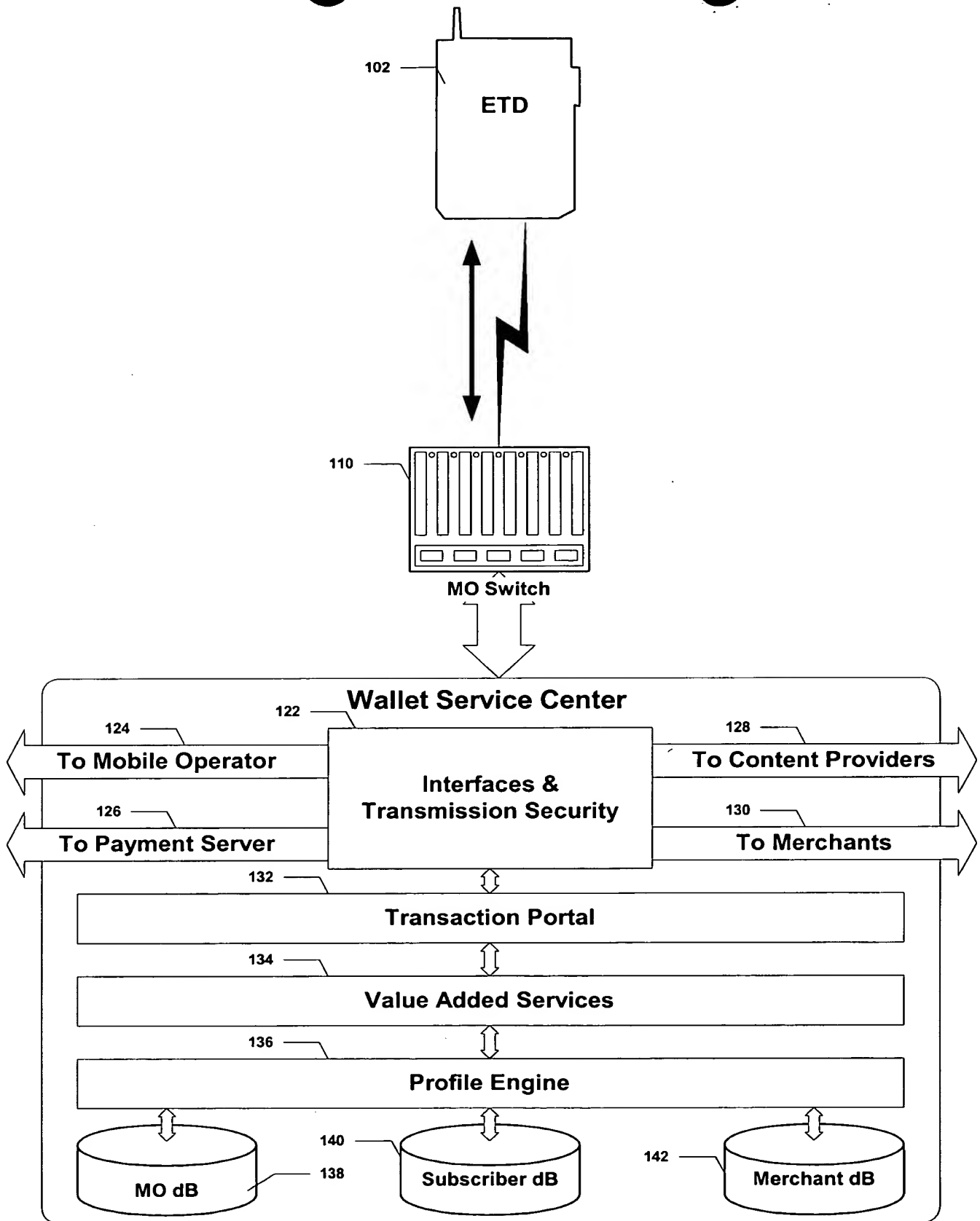


Figure 7

Only Credit Card Payment - Setup Sequence Flow Chart

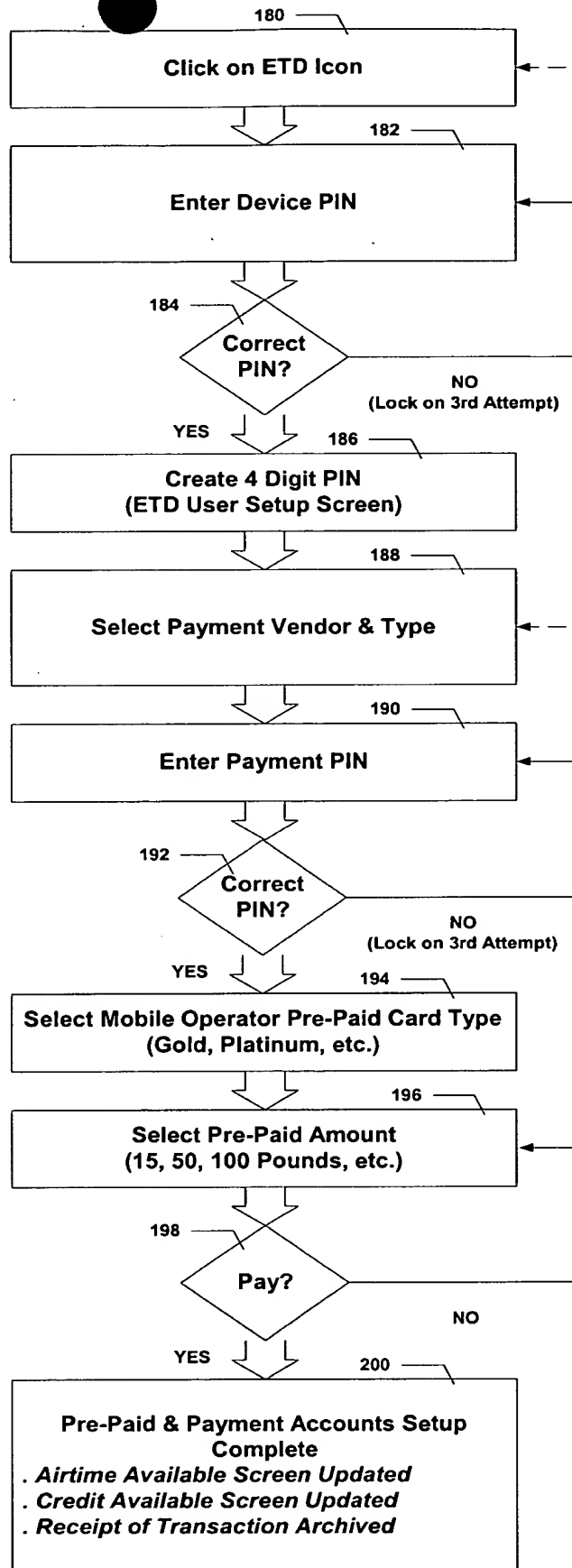


Figure 8

Only Credit Card Payment - "Top-Off" Sequence Flow Chart

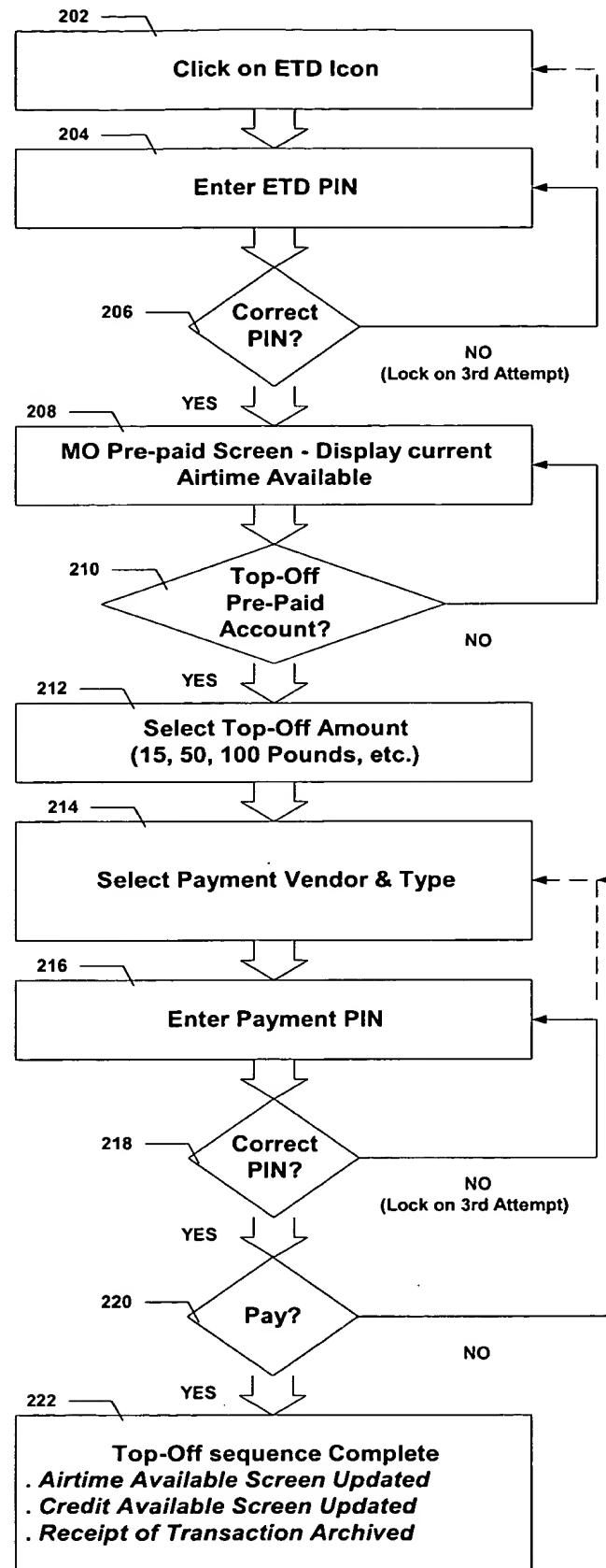


Figure 9

Only Credit Card Payment Sample UIs

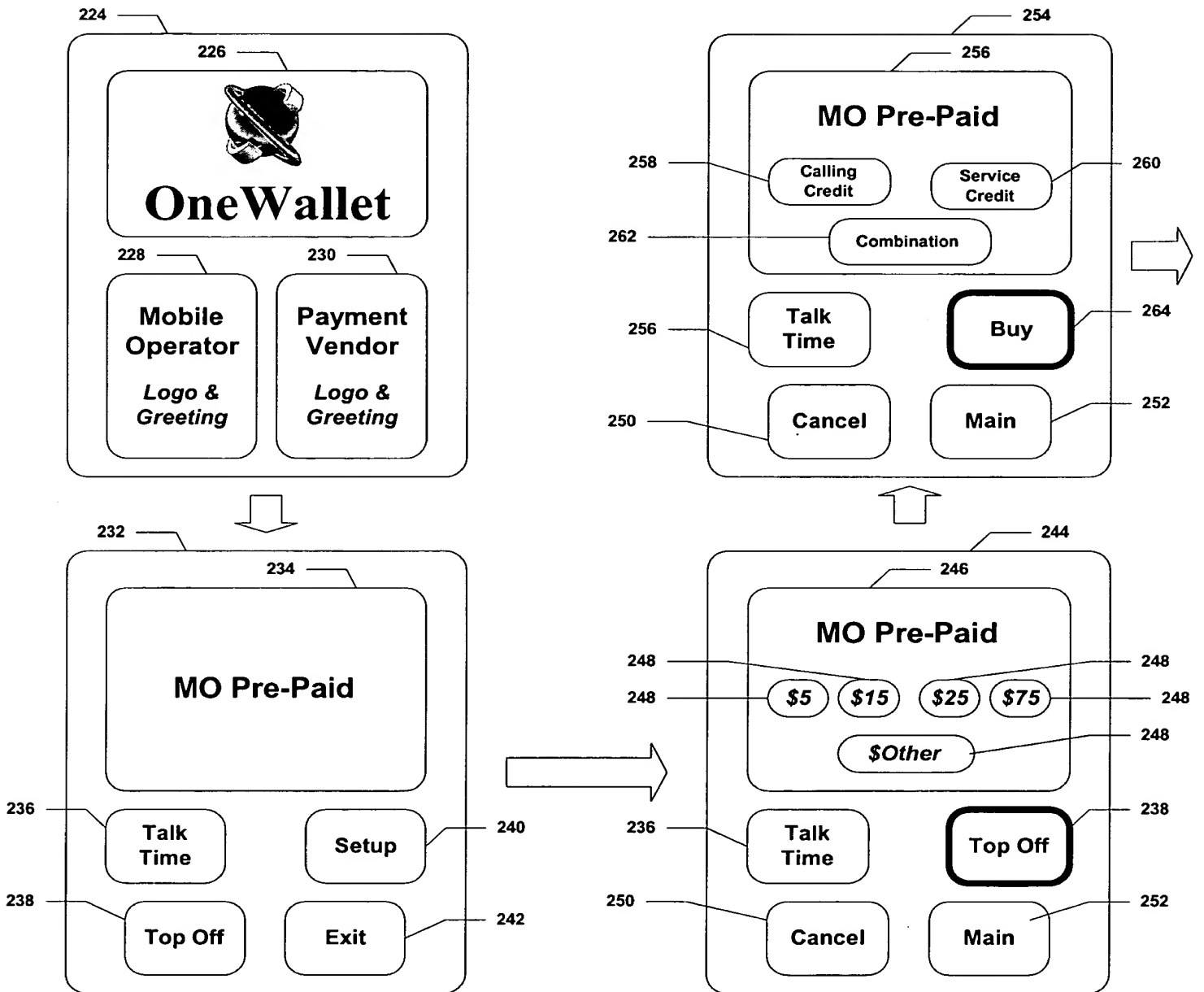


Figure 10

Only Credit Card Payment Sample UIs

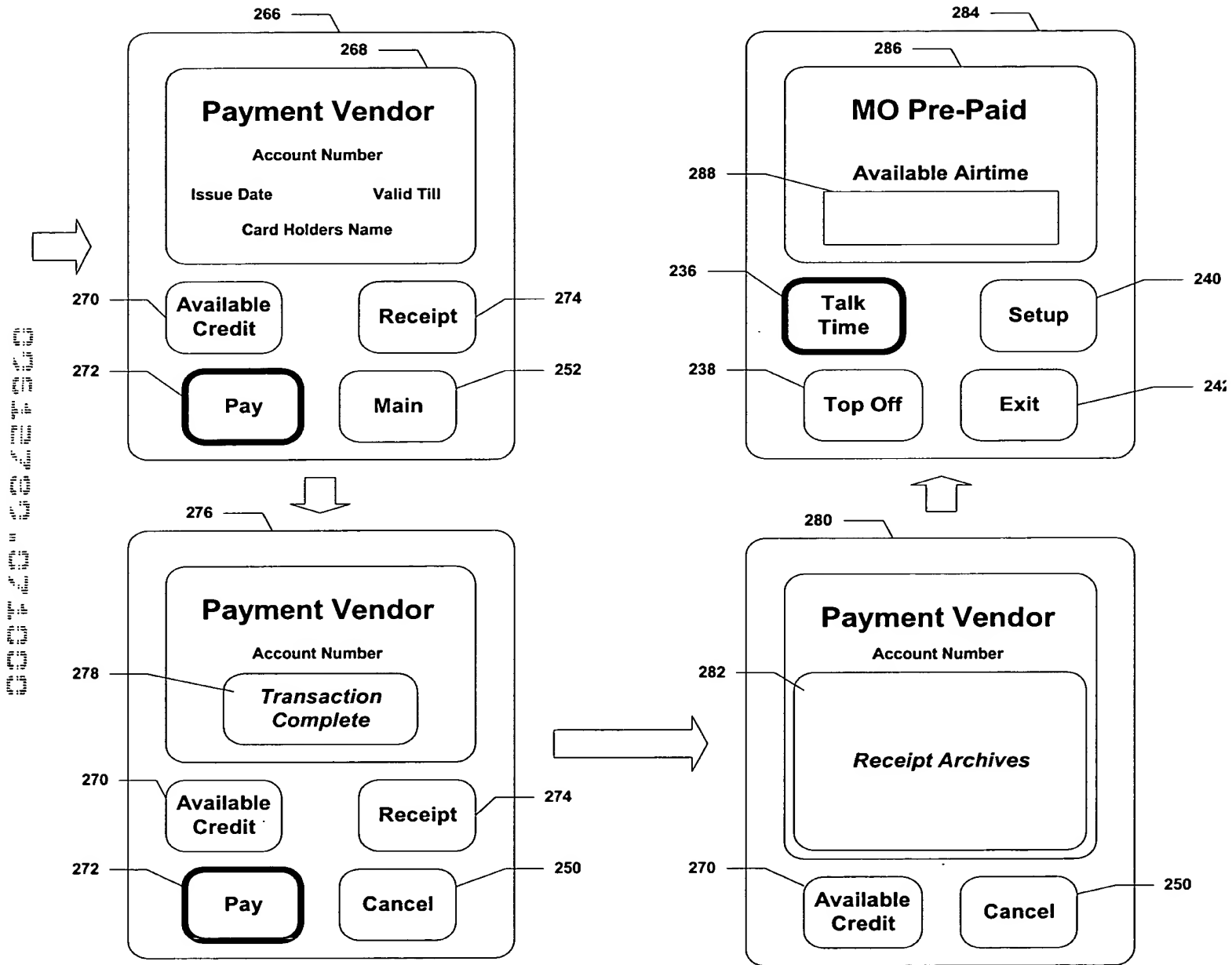


Figure 11

Merchant ETD Architecture

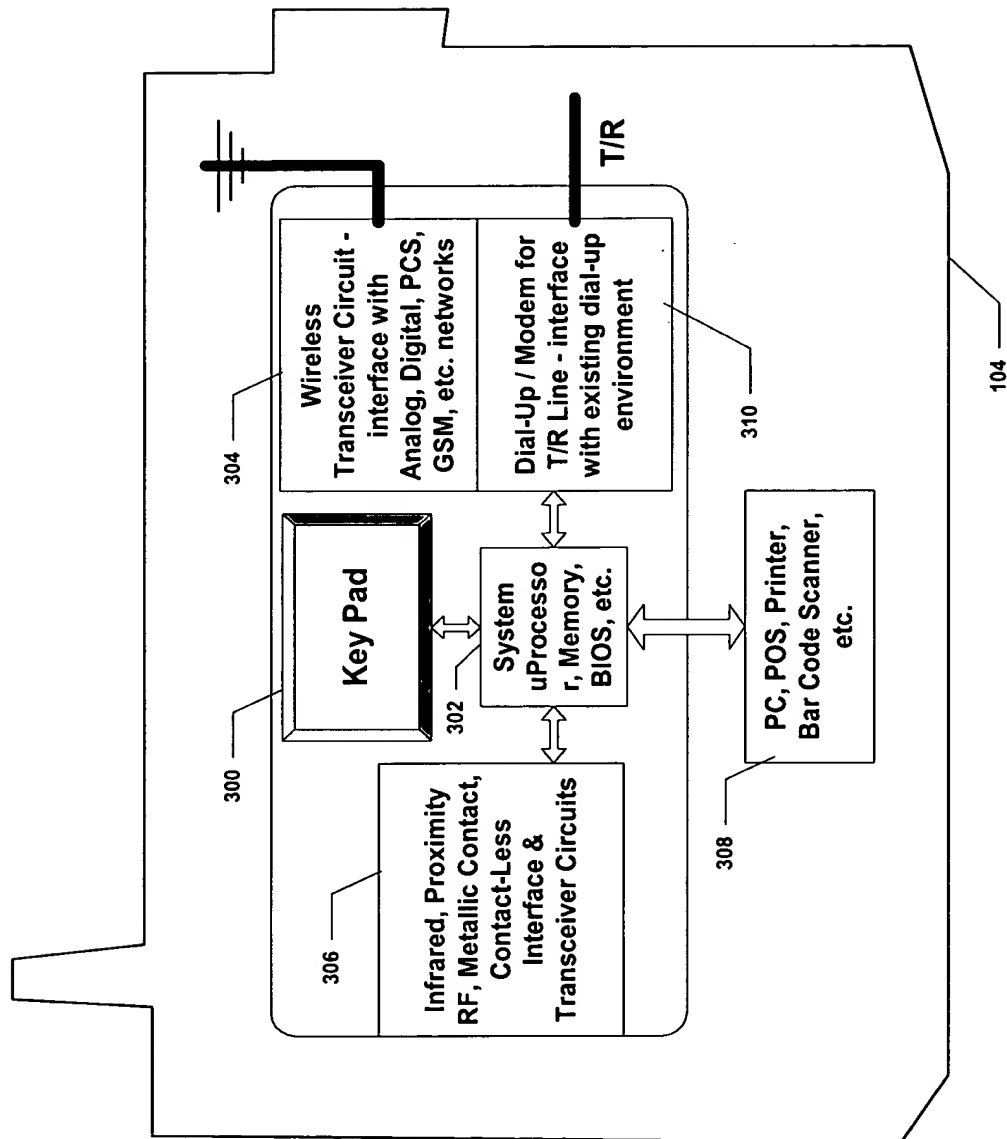


Figure 12

Merchant Wallet Sample UIs

FIG. 13 is a flowchart illustrating a sequence of user interface screens for a Merchant Wallet application. The sequence starts with a 'Merchant Wallet' screen (320) showing a logo (322) and a 'Mobile Operator Logo & Greeting' (324). An arrow points to a 'Merchant ID' and 'PIN' entry screen (326). From there, an arrow points to a 'Subscriber Phone #' entry screen (330). This leads to a screen (332) showing 'Airtime' options (\$5, \$15, \$25, \$75, \$Other) and payment methods (Cash, Credit Card, Debit Card, Other). An arrow points to a 'Transaction Complete' screen (336) showing 'Account #', 'Amount', and 'Airtime Available'. Finally, an arrow points to an 'MO Subscriber Screen' (362) showing 'Mobile Operator Pre-Paid Logo & Greeting' and 'Airtime Available'.

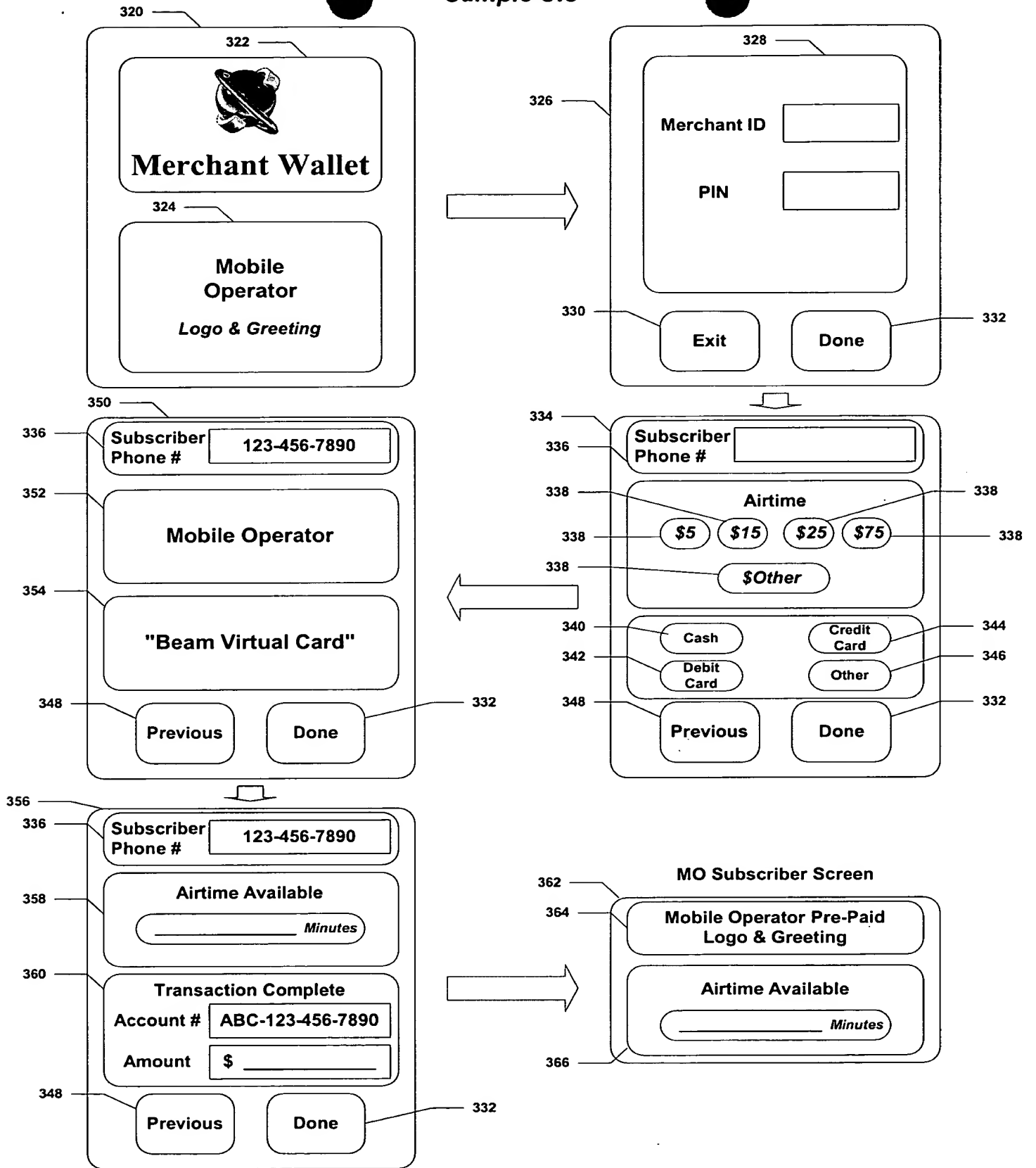


Figure 13

Wallet Service Center Value Added Services

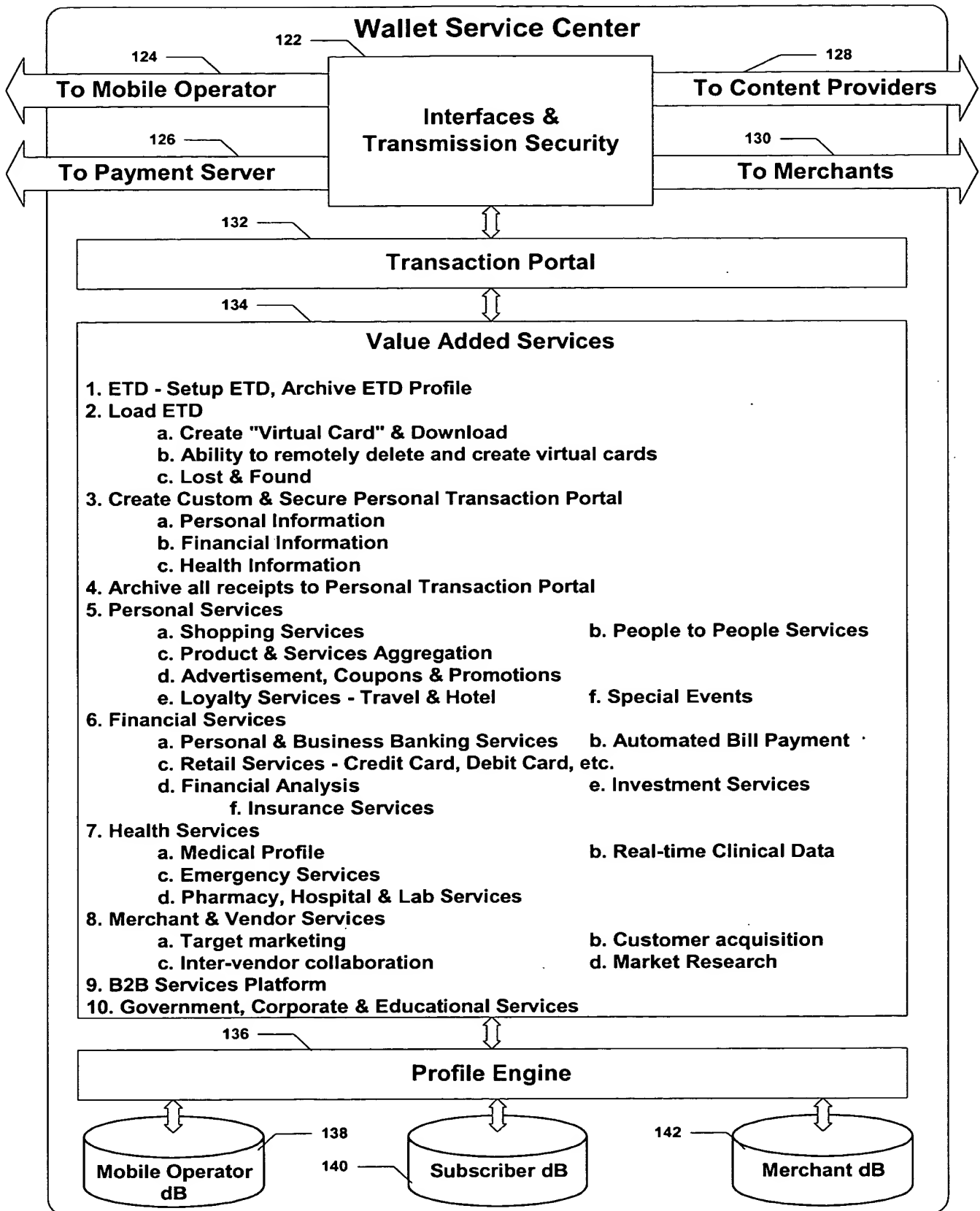
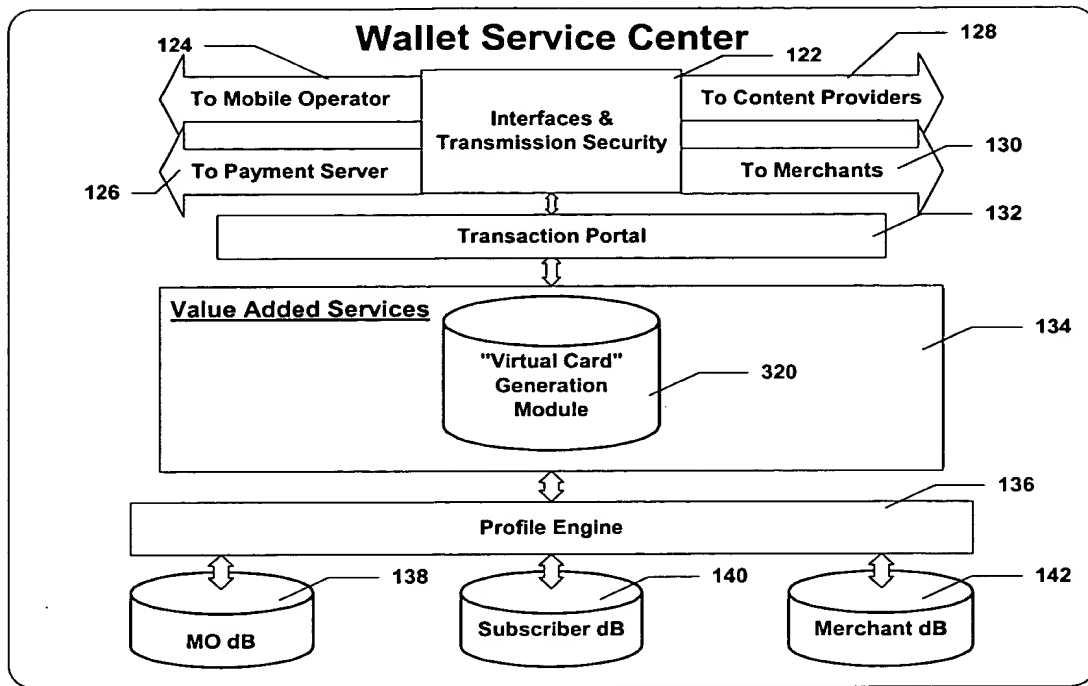
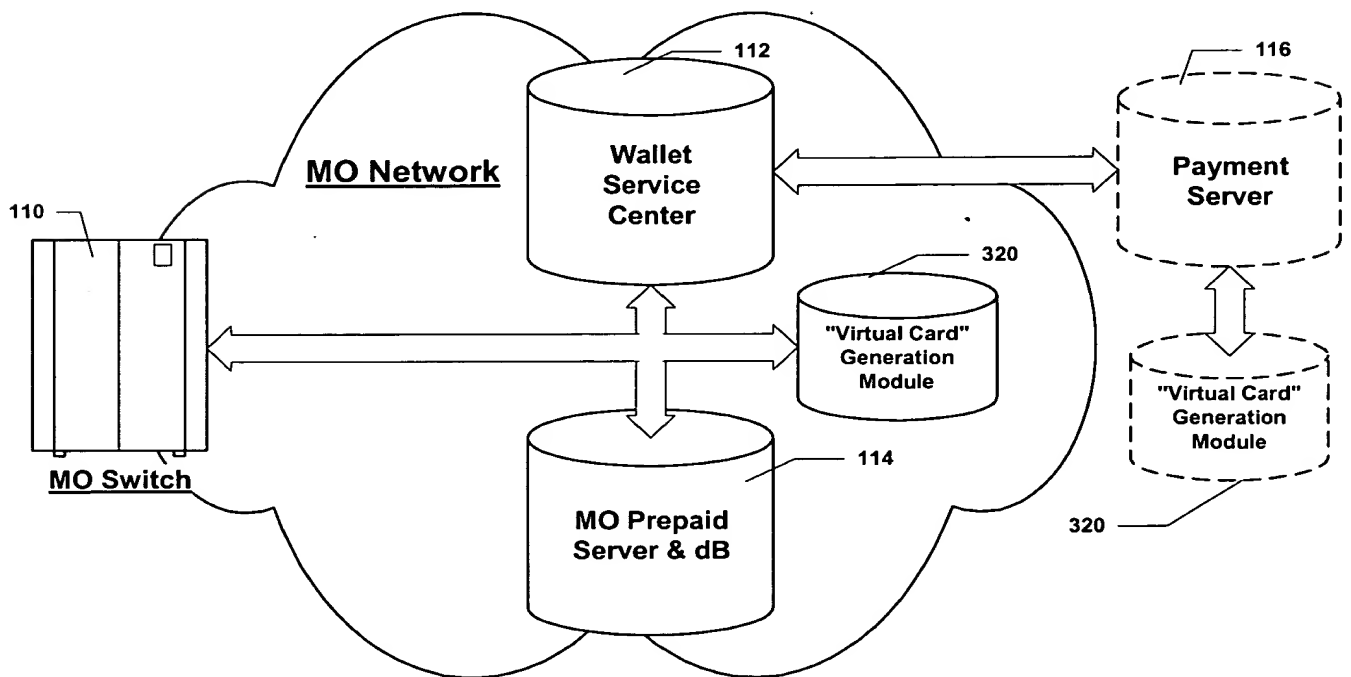


Figure 14

"Virtual Card" Generation & Download



A



B

Figure 15

Stored Value Application

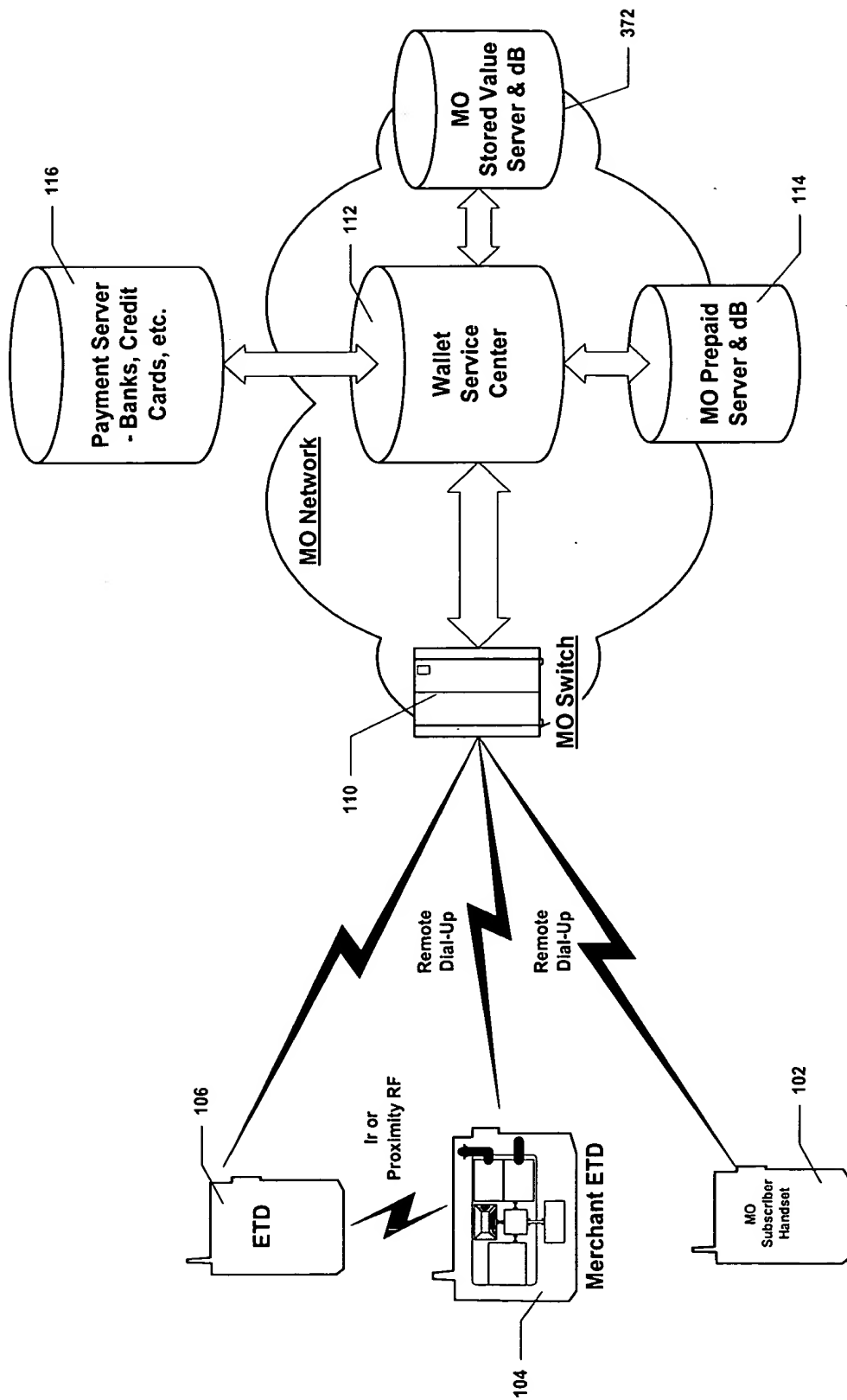


Figure 16

Stored Value Transaction System (Through MO Network)

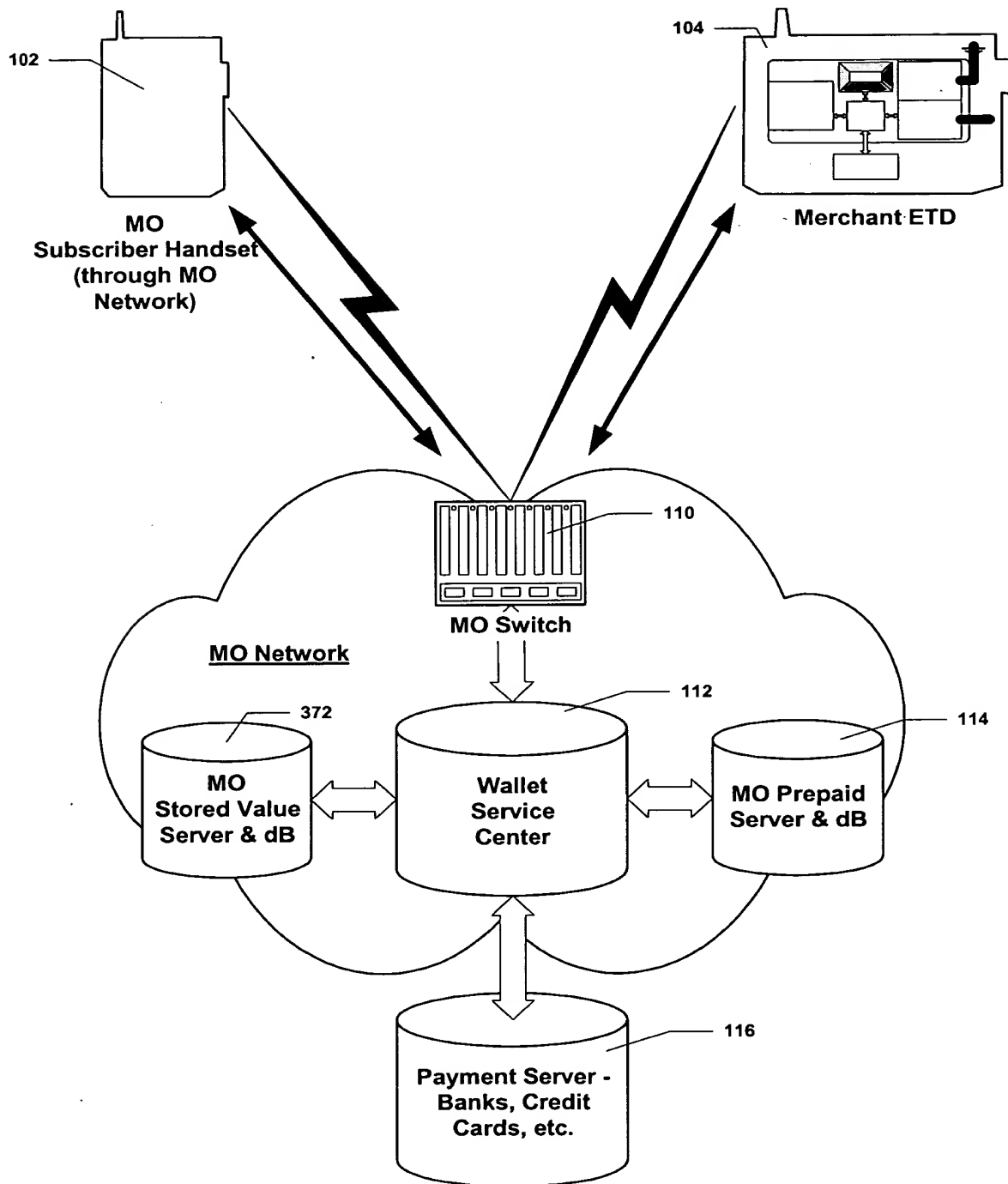


Figure 17

Stored Value Transaction System ***(Through MO Network)***

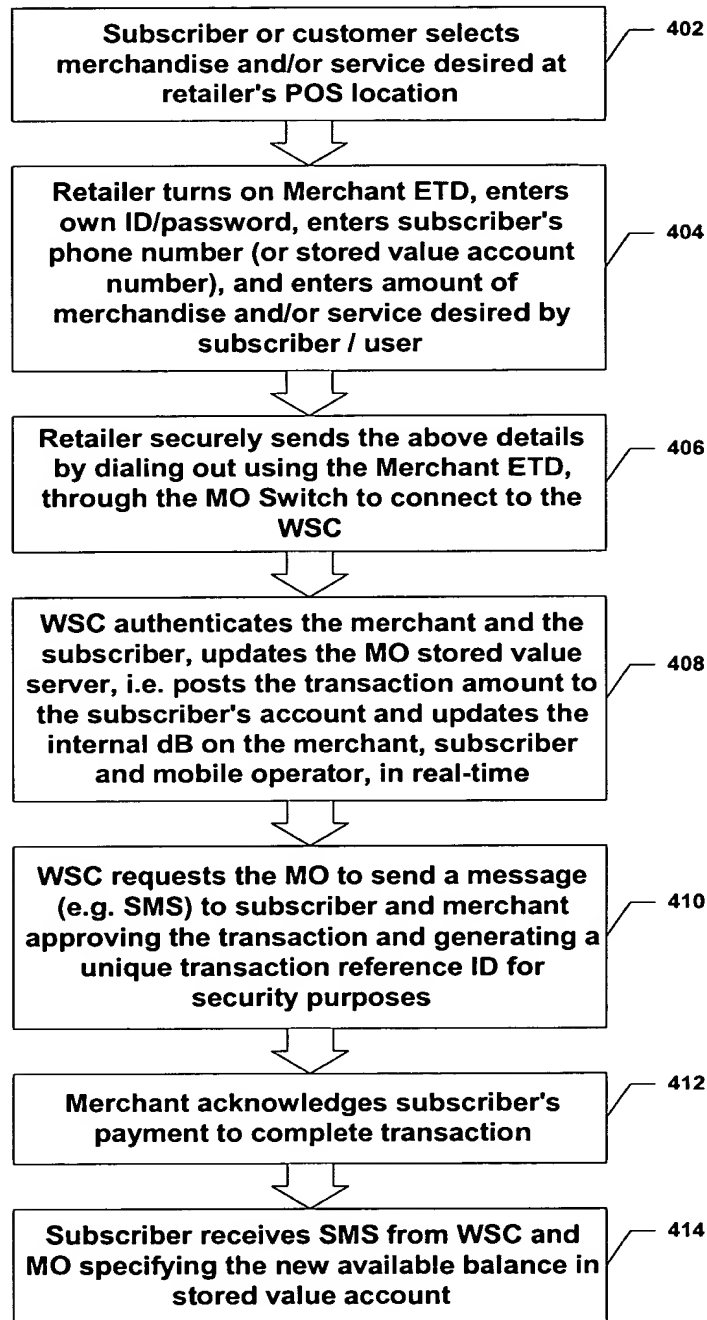


Figure 18

Stored Value Transaction System (Proximity Model)

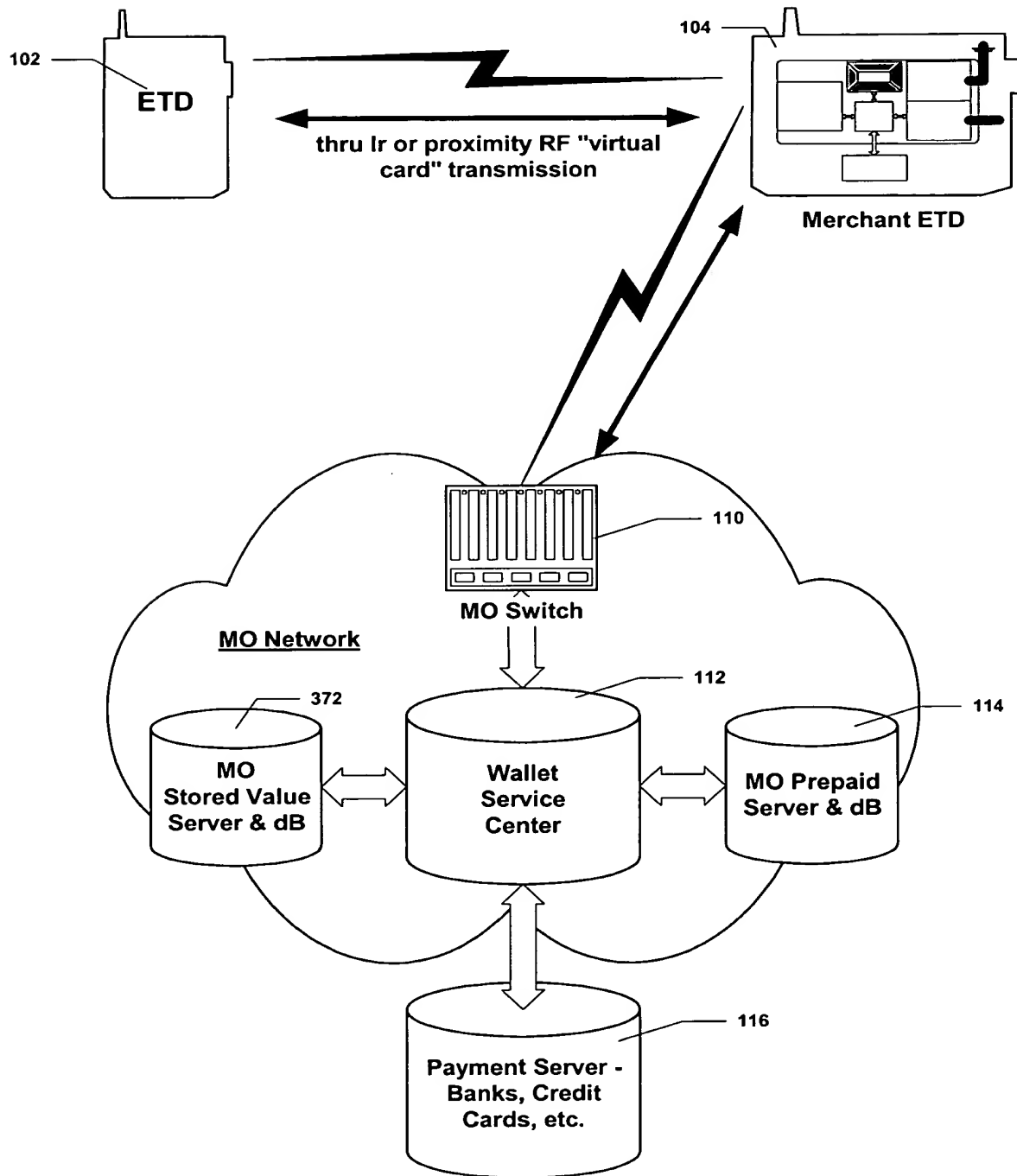


Figure 19

Stored Value Transaction System ***(Proximity Model)***

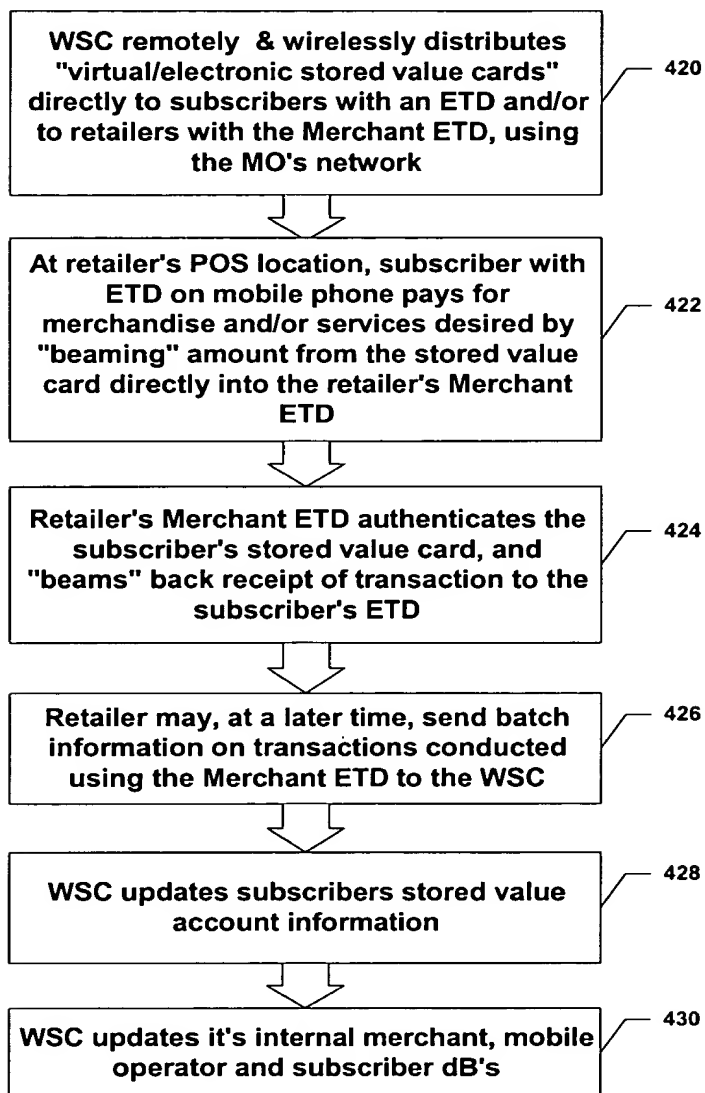


Figure 20

FIG. 21 is a block diagram of a multiple MO environment. A Merchant ETD 104 is connected via Remote Dial-Up to two separate MO Networks. The MO1 Network includes an MO1 Switch 110, a Wallet Service Center for MO1 112, an MO1 Prepaid Server & dB 114, and an MO1 Stored Value Server & dB 372. The MO2 Network includes an MO2 Switch 110, a Wallet Service Center for MO2 112, an MO2 Prepaid Server & dB 114, and an MO2 Stored Value Server & dB 372.

Multiple MO Environment

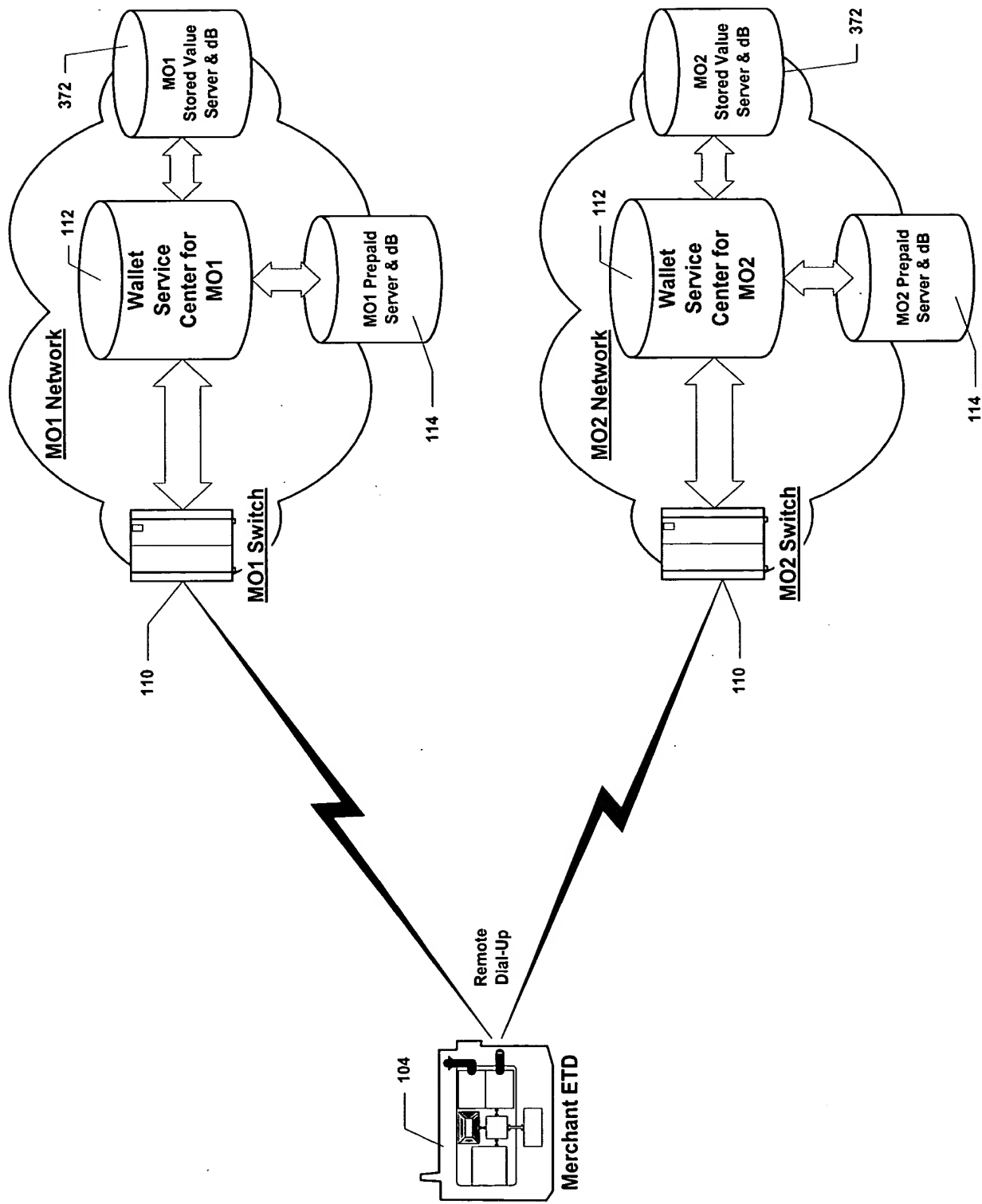
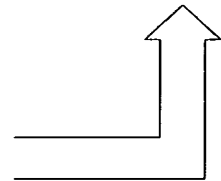
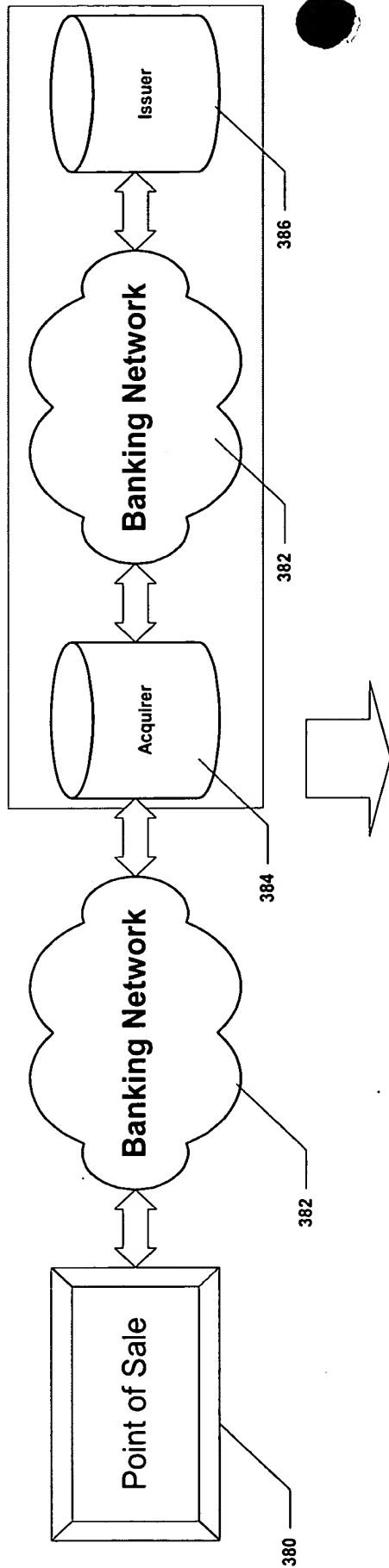


Figure 21

[illegible]

Existing Transaction System



Wireless Transaction System

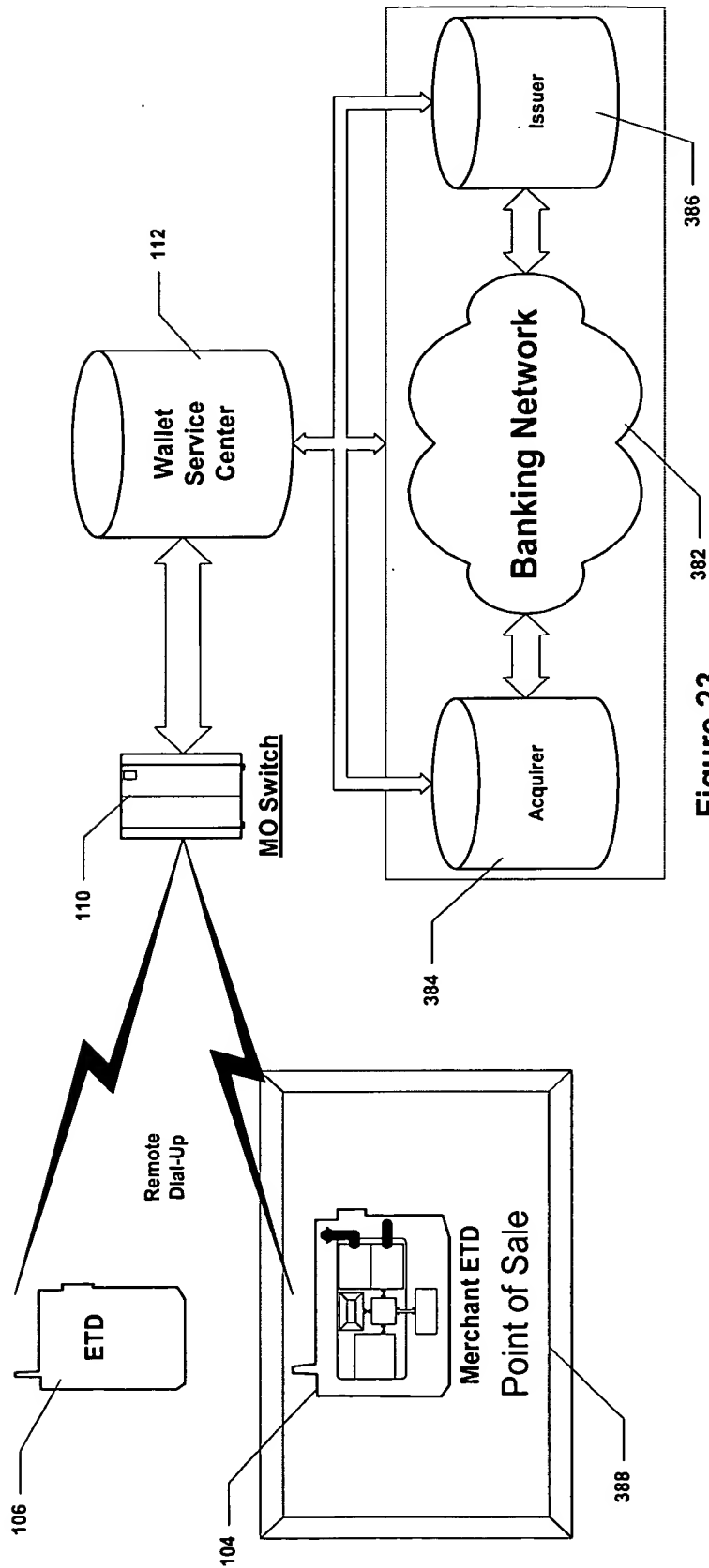


Figure 23